

# Survey of key data

<b>Raiffeisen Bank International (RBI)</b>			
<b>Monetary values in € million</b>	<b>2018</b>	<b>2017</b>	<b>Change</b>
<b>Income statement</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Net interest income	2,519	2,407	4.6%
Net fee and commission income	1,325	1,271	4.2%
Net trading income and fair value result	20	27	(24.8)%
General administrative expenses	(2,228)	(2,213)	0.7%
Impairment losses on financial assets	56	(191)	-
Profit/loss before tax	1,587	1,301	22.0%
Profit/loss after tax	1,271	1,012	25.7%
Consolidated profit/loss	1,173	910	28.9%
<b>Statement of financial position</b>	<b>30/9</b>	<b>31/12</b>	
Loans to banks	9,655	10,741	(10.1)%
Loans to customers	80,056	77,745	3.0%
Deposits from banks	25,948	22,378	16.0%
Deposits from customers	82,356	84,974	(3.1)%
Equity	12,331	11,241	9.7%
Total assets	146,177	135,146	8.2%
<b>Key ratios</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Return on equity before tax	19.6%	17.5%	2.1 PP
Return on equity after tax	15.4%	13.6%	1.8 PP
Consolidated return on equity	14.4%	13.3%	1.1 PP
Cost/income ratio	55.7%	57.9%	(2.2) PP
Return on assets before tax	1.64%	1.35%	0.30 PP
Net interest margin (average interest-bearing assets)	2.49%	2.45%	0.05 PP
Provisioning ratio (average loans and advances to customers)	(0.10)%	0.33%	(0.43) PP
<b>Bank-specific information</b>	<b>30/9</b>	<b>31/12</b>	
NPL ratio	4.4%	5.7%	(1.2) PP
NPE ratio	3.0%	4.0%	(1.0) PP
NPL coverage ratio	75.0%	67.0%	7.9 PP
NPE coverage ratio	61.4%	56.1%	5.2 PP
Risk-weighted assets (total RWA)	76,227	71,902	6.0%
Common equity tier 1 ratio (transitional)	12.3%	12.9%	(0.6) PP
Common equity tier 1 ratio (fully loaded)	12.3%	12.7%	(0.4) PP
Total capital ratio (transitional)	17.1%	17.9%	(0.8) PP
Total capital ratio (fully loaded)	17.0%	17.8%	(0.9) PP
<b>Stock data</b>	<b>1/1-30/9</b>	<b>1/1-30/9</b>	
Earnings per share in €	3.43	2.74	25.1%
Closing price in € (30/9)	24.80	28.36	(12.5)%
High (closing prices) in €	35.32	28.67	23.2%
Low (closing prices) in €	23.72	17.67	34.3%
Number of shares in million (30/9)	328.94	328.94	0.0%
Market capitalization in € million (30/9)	8,158	9,327	(12.5)%
<b>Resources</b>	<b>30/9</b>	<b>31/12</b>	
Employees as at reporting date (full-time equivalents)	50,416	49,700	1.4%
Business outlets	2,405	2,409	(0.2)%
Customers in million	16.7	16.5	1.0%

On 1 January 2018, the new accounting standard for financial instruments (IFRS 9) took effect. In addition to the adoption of IFRS 9, RBI has also changed the presentation of its statement of financial position, which is now aligned with the financial reporting standards (FINREP) issued by the European Banking Authority (EBA). With the adoption of the standards, it was also necessary to adjust the figures of the comparable period and comparable reporting date.